

In re:
Alex Belfi
Debtor

Case No. 21-13309-amc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin

Page 1 of 3

Date Rcvd: Jun 24, 2022

Form ID: 318

Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- # Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 26, 2022:

Recip ID	Recipient Name and Address
db	#+ Alex Belfi, 1502 E Moyamensing Avenue, Philadelphia, PA 19147-6026
14693903	+ Elizabeth Brophy, c/o Gregory Fox, 2650 Audobon Road, Norristown, PA 19403-2400
14689052	+ Lending Club Bank, 2701 N Thanksgiving Way, Suite 300, Lehi, UT 84043-6331
14656096	+ USSA Federal Saving Bank/Nationstar, 350 Highland, Houston, TX 77009-6623

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address EDI: BTPDERSHAW.COM	Date/Time	Recipient Name and Address
tr		Jun 25 2022 03:48:00	TERRY P. DERSHAW, Dershaw Law Offices, P.O. Box 556, Warminster, PA 18974-0632
smg	Email/Text: megan.harper@phila.gov	Jun 24 2022 23:44:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jun 25 2022 03:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 24 2022 23:44:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14656084	+ Email/PDF: bncnotices@becket-lee.com	Jun 24 2022 23:46:34	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14656085	+ Email/Text: bankruptcy@usecapital.com	Jun 24 2022 23:44:00	Capital Accounts, Attn: Bankruptcy, Po Box 140065, Nashville, TN 37214-0065
14656086	+ EDI: CAPITALONE.COM	Jun 25 2022 03:48:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14656089	+ Email/Text: bankruptcycollections@citadelbanking.com	Jun 24 2022 23:44:00	Citadel FCU, Attn: Bankruptcy, 520 Eagleview Blvd, Exton, PA 19341-1119
14656090	+ EDI: DISCOVER.COM	Jun 25 2022 03:48:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14656091	+ Email/Text: HWIBankruptcy@hunterwarfield.com	Jun 24 2022 23:44:00	Hunter Warfield, 4620 Woodland Corporate Blvd, Tampa, FL 33614-2415
14656087	EDI: JPMORGANCHASE	Jun 25 2022 03:48:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
14656092	+ Email/Text: RiskManagement@radiusbank.com	Jun 24 2022 23:44:00	Radius Bank, 1 Harbor St, Boston, MA 02210-2445
14656093	Email/PDF: resurgentbknotifications@resurgent.com	Jun 24 2022 23:46:26	Resurgent Capital Services, C/o Resurgent Capital

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14656094	+ Email/Text: clientservices@simonsagency.com	Jun 24 2022 23:44:00	Services, Greenville, SC 29602
14656095	+ EDI: RMSC.COM	Jun 25 2022 03:48:00	Simon's Agency, Inc., Attn: Bankruptcy, Po Box 5026, Syracuse, NY 13220-5026
14689057	+ Email/Text: nsm_bk_notices@mcooper.com	Jun 24 2022 23:44:00	Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015
14656097	+ EDI: VERIZONCOMB.COM	Jun 25 2022 03:48:00	USAA, services by Nationstar Mortgage, LLC, Lake Vista 4, 800 State Highway 121 Bypass Suite B, Lewisville, TX 75067-4180
			Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14689044	*+	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14693896	*+	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14694802	*+	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14689045	*+	Capital Accounts, Attn: Bankruptcy, Po Box 140065, Nashville, TN 37214-0065
14693897	*+	Capital Accounts, Attn: Bankruptcy, Po Box 140065, Nashville, TN 37214-0065
14694803	*+	Capital Accounts, Attn: Bankruptcy, Po Box 140065, Nashville, TN 37214-0065
14689046	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14693898	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14694804	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14689049	*+	Citadel FCU, Attn: Bankruptcy, 520 Eagleview Blvd, Exton, PA 19341-1119
14693901	*+	Citadel FCU, Attn: Bankruptcy, 520 Eagleview Blvd, Exton, PA 19341-1119
14694807	*+	Citadel FCU, Attn: Bankruptcy, 520 Eagleview Blvd, Exton, PA 19341-1119
14689050	*+	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14693902	*+	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14694808	*+	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14694809	*+	Elizabeth Brophy, c/o Gregory Fox, 2650 Audobon Road, Norristown, PA 19403-2400
14694810	*+	Elizabeth Brophy, c/o Gregory Fox, 2650 Audobon Road, Norristown, PA 19403-2400
14689051	*+	Hunter Warfield, 4620 Woodland Corporate Blvd, Tampa, FL 33614-2415
14693904	*+	Hunter Warfield, 4620 Woodland Corporate Blvd, Tampa, FL 33614-2415
14694811	*+	Hunter Warfield, 4620 Woodland Corporate Blvd, Tampa, FL 33614-2415
14656088	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
14689047	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
14689048	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
14693899	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
14693900	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
14694805	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
14694806	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
14693905	*+	Lending Club Bank, 2701 N Thanksgiving Way, Suite 300, Lehi, UT 84043-6331
14694812	*+	Lending Club Bank, 2701 N Thanksgiving Way, Suite 300, Lehi, UT 84043-6331
14689053	*+	Radius Bank, 1 Harbor St, Boston, MA 02210-2445
14693906	*+	Radius Bank, 1 Harbor St, Boston, MA 02210-2445
14694813	*+	Radius Bank, 1 Harbor St, Boston, MA 02210-2445
14689054	*	Resurgent Capital Services, C/o Resurgent Capital Services, Greenville, SC 29602
14693907	*	Resurgent Capital Services, C/o Resurgent Capital Services, Greenville, SC 29602
14694814	*	Resurgent Capital Services, C/o Resurgent Capital Services, Greenville, SC 29602
14689055	*+	Simon's Agency, Inc., Attn: Bankruptcy, Po Box 5026, Syracuse, NY 13220-5026
14693908	*+	Simon's Agency, Inc., Attn: Bankruptcy, Po Box 5026, Syracuse, NY 13220-5026

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14694815	*+	Simon's Agency, Inc., Attn: Bankruptcy, Po Box 5026, Syracuse, NY 13220-5026
14689056	*+	Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015
14693909	*+	Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015
14694816	*+	Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015
14693910	*+	USAA, services by Nationstar Mortgage, LLC, Lake Vista 4, 800 State Highway 121 Bypass Suite B, Lewisville, TX 75067-4180
14694817	*+	USAA, services by Nationstar Mortgage, LLC, Lake Vista 4, 800 State Highway 121 Bypass Suite B, Lewisville, TX 75067-4180
14689058	*+	USSA Federal Saving Bank/Nationstar, 350 Highland, Houston, TX 77009-6623
14693911	*+	USSA Federal Saving Bank/Nationstar, 350 Highland, Houston, TX 77009-6623
14694818	*+	USSA Federal Saving Bank/Nationstar, 350 Highland, Houston, TX 77009-6623
14689059	*+	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
14693912	*+	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
14694819	*+	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225

TOTAL: 0 Undeliverable, 49 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 26, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 23, 2022 at the address(es) listed below:

Name	Email Address
BRAD J. SADEK	on behalf of Debtor Alex Belfi brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
TERRY P. DERSHAW	td@ix.netcom.com PA66@ecfcbis.com;7trustee@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1	Alex Belfi	Social Security number or ITIN xxx-xx-0198
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 21-13309-amc		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Alex Belfi

6/23/22

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.